

Map Your

# Driving Retirement



Retirement planning is essential for transitioning to your next adventure or when leaving the workforce. In anticipation of retirement, we make plans for traveling and spending time with family, we save money, we write advanced directives and wills. We usually do not think about our transportation and mobility needs. Transitioning from driver to non-driver is one of the most difficult

and fearful decisions we make. Planning ahead can alleviate some of this anxiety.

Life expectancy affects the number of years for which we plan. Average life expectancy in WI between 2015-2017 was 80 years.<sup>1</sup> Living longer does not always mean driving longer. On average, men outlive their driving ability by 7 years and women by 10 years.<sup>2</sup> What happens if your vision declines, you take medications that affect driving, or you have a degenerative condition and you can no longer drive – how will you get around? It is possible in your retirement, you will need to rely on other people or services to get around. Take action now to avoid someone having to take away your keys or before experiencing a serious accident. Plan your driving retirement. This brochure will help you make plans.

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driver's seat.*

## Remaining Mobile

The first consideration in transportation planning is how to drive for as long as it is safe to do so. You can take several steps to improve your safety behind the wheel.

### **Physical Therapy, Exercise, and Vision**

Driving is a complex set of tasks using physical strength, cognition, vision and hearing. Being in good physical condition helps you perform all tasks involved with driving. Exercising and remaining flexible will help with driving functions such as turning the wheel or turning your head to check blind spots. If you have difficulty with any of these, seek assistance from a physical or occupational therapist.

Individuals with a history of falling are 40% more likely than their peers to be involved in a vehicle crash.<sup>3</sup> Enrolling in a falls prevention program or a fitness course can help reduce this risk.

Regular vision testing and having the appropriate corrective lenses will ensure you see the road, signs and have adequate peripheral vision for driving.

### **Driver Refresher Courses and Assessments**

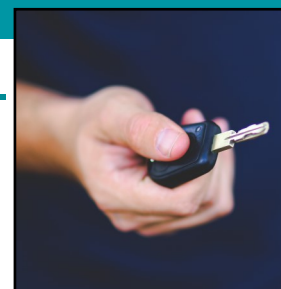
Organizations like AARP and AAA offer driver refresher courses in-person and online. Enrolling in these can teach you about updated rules of the road and new features like roundabouts. Some insurance companies offer a discount on your vehicle insurance after producing proof of approved course completion. Check with your insurance carrier.

### **Vehicle Adjustments and Features**

Any car can be modified with additional mirrors to accommodate loss of flexibility, pedal extensions to correctly position you in the car, or seatbelt handles to help secure a seatbelt if range of motion is limited. New vehicles have many features that enhance safe driving. Back-up cameras, lane diversion alerts or blind spot alarms can help decrease incidents.

### **Changing Habits**

Changing driving behavior can also extend your safe driving life. Limiting the distance you travel, traveling on known roads with low speeds, or reducing driving in the dark or inclement weather may be options to consider.



### **Managing Fear**

A driving retirement plan can reduce anxiety and help individuals make informed decisions before a crisis situation. Ask someone you trust (like a friend, neighbor or family member) to help you plan. They may have ideas and suggestions you have not considered.

#### **Make a list of places you want to go and concerns you have about not driving.**

*Ask yourself:* How will I get to the doctor, to church, or to visit friends? Will I be able to stay in my home with the current transportation options available?

#### **Think and talk about what you will still have.**

*Remind yourself:* I can still go to church by making new arrangements. My family members will help us find ways to spend time together. I will work with my local aging unit/ADRC to build a network of support so I can still play cards, volunteer or go to other places I want to visit.

#### **Determine ways to make it work when driving retirement is unavoidable.**

*Making it work:* Instead of driving to visit friends, call at a special time each day or plan to meet at a walkable location. When you drive long distances, consider spending the night with family, friends or in a hotel so you don't need to drive in the dark. Consider home delivery for groceries, prescriptions and other goods.

## Planning for Change

If you don't drive, you are in good company. The number of non-drivers over the age of 65, grew to more than 1.1 million nationwide between 2001 and 2009.<sup>4</sup> Some people stop driving because it is unsafe for them to be behind the wheel. Some people never got their driver's license or never learned how to drive. Others stop driving due to the hassle and expense of vehicles, insurance, maintenance and gasoline or the environmental impact of operating a vehicle.

Today's motor vehicle-oriented society makes it difficult to get around without a car. We have come to expect the freedom to drive to the doctor or grocery store across town or in another community whenever we want. Some communities have limited local transportation services, or no longer have basic amenities like a grocery store. Even so, we expect to go where we want, when we want.

Retiring from driving is a major adjustment. Suddenly, it becomes challenging just to get to the nearest doctor or grocery store, let alone one farther away that you have patronized for years.

We often associate driving with freedom and independence. Giving up the keys can create a sense of loss, isolation or impact feelings of self-worth and identify. **When you create a plan for a time you may need to stop driving, you have control over how you live your life outside the driver's seat.**

### Planning for Change

Planning ahead and making decisions in advance helps you maintain a sense of order and control in your life. It can also help relieve anxiety about the unknown or fear about not being able to get around. Just as we make financial plans for retirement, we should plan for our transportation needs if we can no longer drive. You and your family may find it helpful to consider these points.

**Information is power.** It helps to know your options to make better decisions. Ask questions. Check around. What do your friends know? Call your Commission on Aging, Aging & Disability Resource Center or Mobility Manager or talk with your nurse or doctor about available services and how you can arrange for your transportation needs.

**Make a plan.** Map out transportation options using the "My Transportation Plan" worksheets. Invite friends, neighbors and family to help. Find the time to plan for transportation that best fits your lifestyle after driving retirement. Keep these worksheets for reference and use them even before you retire from driving, like for unexpected surgery or vehicle breakdowns.

**Try new transportation options.** Ride the bus or other types of transportation now. Ask the transportation company if they have a travel trainer to help you navigate their service. This can reduce stress and uncertainty for you and ease concerns for your family. You may find it so enjoyable, cost effective and convenient that you start using these services now.





## Know When to Stop

Identify indicators to help you know when to stop driving. Acknowledge your fears and perceptions about being a non-driver and how you can overcome them. Even when change is unwanted, people have the ability to adapt and thrive.

You may not need to stop driving immediately, but you should be alert for these warning signs: • Vehicle crashes • New dents or dings in the car • Neighbors, family or friends observe unsafe driving • Two or more traffic tickets, warnings, collisions or near misses in the last two years • Getting lost on familiar streets.

There is usually not a specific day when you know it is time to stop. Base decisions on driving behavior over a period of time, not just a single incident. Because timing can be unclear, have agreed upon measures in place – a driving contract, regular review by family, completion of a driving assessment, or a discussion with a physician or driving rehabilitation specialist.

Being diagnosed with a condition like dementia or another regressive disease does not mean you need to stop driving immediately. Talk with your family and friends or your physician about driving retirement as part of your care plan. Have these important conversations early.

Get the conversation and planning process started with this guide and worksheet designed to help you plan for your life as a non-driver. There is a balance between a person's desire to drive with the need for safety. We hope this guide will help you find the balance between maintaining independence and ensuring safety, for you, your family and your community.

*Adapted from Iowa Department of Transportation, Driving Retirement: Planning and Making it Work brochure. 2007*



## Let's Get to Work

### Steps to planning car key retirement

- Use the “My Transportation Plan” worksheet to identify your transportation needs and options.
- Consider other aspects of your trips for which you need to plan; accessibility, package limitations.
- What can you offer in exchange for a ride? Money, food, other services?
- Can you make some trips by walking or biking?
- Look for other solutions to doing business than physically going to the location. Consider doing business online or over the phone or requesting delivery of groceries or other products. Even with these options, ensure opportunities exist to socialize and get out of the house.
- Consider travel training to help you become familiar with transportation options.
- Complete the worksheet.
- Keep the worksheet as a helpful reference when your needs or options change.

1. <https://www.dhs.wisconsin.gov/stats/life-expectancy.htm>
2. Foley, D.J., Heimovitz, H. K., Guralnik, J. M. & Brock, D. B., (2002). Driving Life Expectancy of Persons Aged 70 Years and Older in the United States. American Journal of Public Health, 92(8), 1284-1289, <https://doi.org/10.2105/AJPH.92.8.1284>
3. <https://newsroom.aaa.com/wp-content/uploads/2016/03/Seniors-and-Falls-Info-Graphic.jpg>, Associations Between Falls and Driving Outcomes in Older Adults, AAA
4. AARP Public Policy Institute, 2009 National Household Travel Survey

## My Transportation Plan

Research the local transportation services available to you. Use these worksheets to organize what you learn. Take a fresh look at how other people get to the places you frequent and what alternatives you may have to going to a location.

Use the “My Transportation Options” worksheet below to list community and personal transportation options available. Use the “My Transportation Plan” (other side) to identify your needs and list possible transportation options for each.

### My Transportation Options

Community Options	Name of Transportation Company	Area Covered	Days, Hours and Services Provided	Cost
Type of transportation Service				
Local Bus Service				
Wheelchair Accessible Service				
Senior Transportation (do they provide added assistance?)				
Volunteer Driver Program				
Taxi Service				
Can I bike or walk?				
Other Services Available (veterans’ shuttle, health clinic, Senior Center, timebank)				
Personal Options: Friend, Family or Neighbor	Name	Address	Phone Number	Likely Destinations

### My Transportation Plan/Needs

Activity	Time & Frequency	Location	How Will I Get There?
Groceries			
Other shopping			
Doctor appointments			
Medical			
Medical			
Vision			
Dental			
Pharmacy			
Travel out of town			
Activities			
Other			
Other			
Other			
Other			
Other			
Other			
Other			